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TELEPHONE: (416) 368-8313

FACSIMILE: (416) 368-1645

FACSIMILE TRANSMISSION

DATE: February 4, 2008

FILE: WH-12149 US

TO: THE COMMISSIONER OF PATENTS AND TRADEMARKS

ATTN: Examiner Harish T. Dass

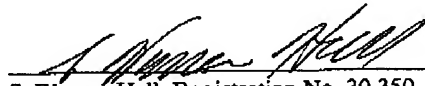
ART UNIT: 3692

FAX NO.: (571) 273-8300

FROM: S. WARREN HALL

TOTAL NO. OF PAGES
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MESSAGE: This is in response to the Official Action dated January 2, 2008, regarding S.N. 10/684,387 and is being transmitted by facsimile to The Commissioner of Patents and Trademarks on February 4, 2008.


S. Warren Hall, Registration No. 30,350
Agent on behalf of Applicant
tel. (416) 368-8313

If you do not receive all the pages, please telephone: Sarah Hennessey, ext. 147 at (416) 368-8313.

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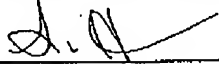
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I hereby certify that this paper for S.N. 10/684,387 is being facsimile transmitted to the Patent and Trademark Office Fax No. (571) 273-8300 on the date shown below.



Sarah Hennessey
Facsimile No. (416) 368-1645

February 4, 2008

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Henry J. Jarzmik
For: LOAN FINANCING AND INVESTMENT METHOD
Serial No.: 10/684,387
Filed: October 15, 2003
Art Unit: 3692
Our Reference: WH-12149 US

133 Richmond Street West
Toronto, Ontario M5H 2L7

Commissioner of Patents and Trademarks
Washington, D.C. 20231

February 4, 2008

Attention: Examiner Harish T. Dass

Dear Sir:

RESPONSE

This is in response to the Official Action dated January 2, 2008. Kindly amend the application as follows:

Amendments to the Claims reflected in the listing of claims which begin on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.